

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION**

In re: GONZALO PATINO	§	Case No. 16-bk-16262
IVONNE PATINO	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/07/2016.
- 2) The plan was confirmed on 04/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/08/2021.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,429.38.
- 10) Amount of unsecured claims discharged without full payment: \$100,030.64.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 33,306.79	
Less amount refunded to debtor(s)	\$ 633.61	
<b>NET RECEIPTS</b>		<b>\$ 32,673.18</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,587.08	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,587.08</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
HARVEY ISEMAN	Lgl	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	9,746.15	9,746.15	0.00	0.00	0.00
QUANTUM3 GROUP	Uns	0.00	1,740.75	1,740.75	536.82	0.00
ECMC	Uns	0.00	64,454.08	64,454.08	19,876.66	0.00
WELLS	Sec	0.00	3,027.05	3,027.05	3,027.05	0.00
AMERICAN EXPRESS	Uns	2,719.00	2,718.41	2,718.41	838.32	0.00
PORTFOLIO RECOVERY ASSO	Uns	270.00	269.92	269.92	83.24	0.00
US BANK, N.A.	Sec	0.00	25,305.85	25,305.85	279.32	0.00
MIDLAND CREDIT MANAGEMENT	Uns	857.00	856.71	856.71	264.20	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	216.51	216.51	66.77	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	559.68	559.68	172.59	0.00
JPMORGAN CHASE BANK	Sec	123,085.00	119,506.39	119,506.39	1,930.07	0.00
PYOD	Uns	0.00	1,869.34	1,869.34	576.48	0.00
PYOD	Uns	0.00	4,709.07	4,709.07	1,452.20	0.00
BANK OF AMERICA	Uns	608.00	615.93	615.93	189.94	0.00
ECAST SETTLEMENT CORP	Uns	0.00	2,569.65	2,569.65	792.44	0.00
CITI MORTGAGE	Sec	26,792.00	NA	NA	0.00	0.00
ENTEPRISE MORTGAGE	Sec	19,650.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLS FARGO NATIONAL BANK	Sec	3,027.05	NA	NA	0.00	0.00
FEDCHOICE FEDERAL CREDIT	Uns	20,138.78	NA	NA	0.00	0.00
GLOBAL CREDIT COLECTION CORP	Uns	1,869.00	NA	NA	0.00	0.00
J.C. CHRISTENSEN/HOME DEPOT	Uns	4,710.00	NA	NA	0.00	0.00
JC CHRISITENSEN & ASSOC HOME	Uns	1,869.00	NA	NA	0.00	0.00
LOWES/GEGRB	Uns	212.00	NA	NA	0.00	0.00
MACY'S	Uns	353.00	NA	NA	0.00	0.00
MUSIC AND ARTS	Uns	498.99	NA	NA	0.00	0.00
PLANET FITNESS	Uns	60.00	NA	NA	0.00	0.00
SAMS CLUB/SYNCHRONY BANK	Uns	2,521.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JCP	Uns	539.00	NA	NA	0.00	0.00
TD BANK	Uns	8,500.00	NA	NA	0.00	0.00
TD BANK	Uns	1,201.48	NA	NA	0.00	0.00
WALMART MASTERCARD/SYNCB	Uns	1,708.00	NA	NA	0.00	0.00
WELLS FARGO MERCHANT	Uns	120.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 144,812.24	\$ 2,209.39	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 3,027.05	\$ 3,027.05	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 147,839.29</b>	<b>\$ 5,236.44</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 80,580.05</b>	<b>\$ 24,849.66</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,587.08	
Disbursements to Creditors	\$ 30,086.10	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 32,673.18</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/18/2022

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.